

# Financial Assistance for Out-of-State Teachers Pursuing a Teaching Career in California

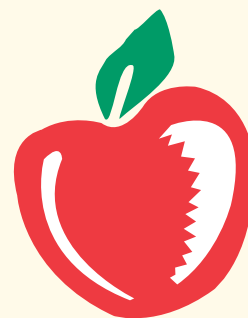
*Assumption Program of Loans for Education (APLE) for Out-of-State Teachers*



## Assumption Program of Loans for Education (APLE)

### Introduction

This pamphlet explains the benefits, selection process, and eligibility requirements of the Assumption Program of Loans for Education (APLE) that are specific to **out-of-state teachers** who wish to teach in California.



### About the APLE

The competitive APLE is a teacher incentive program designed to encourage outstanding students and out-of-state teachers to become California teachers in subject areas where a critical teacher shortage has been identified or in schools serving a large population of students from low-income families.

### Benefits

Under the provisions of the APLE, the California Student Aid Commission (Commission) may assume up to a total of \$11,000 in outstanding educational loans in return for four consecutive years of full-time eligible teaching service in a California K-12 public school. Participants must teach in either:

- A designated subject-shortage area identified annually by the State Superintendent of Public Education. (Current subject-shortage areas are: bilingual education, mathematics, science, reading specialist or special education), or
- In schools serving large populations of students from low-income families.

### Eligibility Criteria

To be eligible for the APLE, each **out-of-state** applicant must:

- Be a U.S. citizen or an eligible non-citizen.
- Have complied with U.S. Selective Service requirements as applicable.
- Apply for a California teaching credential.
- Have received one or more educational loans and still have an outstanding balance.
- Agree to teach full-time in a California public school for at least four consecutive years in a designated subject shortage area or low-income area school.

The aforementioned eligibility criteria must be met and maintained, as appropriate, throughout the benefit payment period(s).

To be eligible for the APLE, an **out-of-state** applicant may **not**:

- Owe a refund on any state or federal educational grant or have delinquent or defaulted student loans.
- Be currently employed as a teacher in California.

### How to Apply for the APLE

Each Fall, the Commission distributes up to 500 APLE applications for the purpose of recruiting out-of-state teachers. Each County Office of Education receives at least one application; the remaining applications are distributed based on the number of one-year preliminary credentials issued by school districts and County Offices of Education to out-of-state teachers. The County Offices of Education are responsible for soliciting APLE participant nominations from every school district within their county.

Potential participants must complete an application, which may be obtained through the applicable County Office of Education. Completed applications must be submitted to the employing school district's County Office of Education by the applicable due date. **Note:** Due to internal processing requirements, school district offices may impose an earlier due date than that which is posted on the APLE application.

Interested out-of-state teachers should contact the Commission at (916) 526-8276 for general program information.

## Participant Selection

The County Office of Education nominates out-of-state applicants. Participating Offices of Education may develop their own recommendation criteria and procedures. Selected applicants must agree to teach in a designated subject matter shortage area (math, science, bilingual education, special education, and reading specialist) or in schools that serve large populations of students from low-income families.

## If You Are Selected

Once the Commission reviews all of the applications submitted by the June 30th deadline, selected applicants who meet the eligibility requirements will be sent a Conditional Warrant. The Conditional Warrant is an agreement stipulating that the Commission will authorize loan assumption payments provided that the participant complies with all APLE requirements. Each participant must sign a Conditional Warrant in order to participate in the APLE and receive benefits. After signing the Conditional Warrant an APLE participant may **not** change the subject

area in which he/she teaches without written approval from the Commission. Changes from teaching a subject shortage area to teaching in a low-income school (vice-versa) will **not** be approved under any circumstances.

## Benefit Distribution

The Commission provides loan assumption payments directly to lenders based on a participant's outstanding loan balance(s) as of June 30th of each qualifying year.

Loan assumption payments of up to \$2,000 are authorized when a participant completes their first year of eligible full-time teaching service. In order to receive the full \$11,000 benefit, participants must complete four consecutive full-time years of eligible teaching service. Participants will receive up to \$3,000 in loan assumption benefits for completing each of years two, three, and four of full-time consecutive teaching service.

Less than four years of benefits may be received if a participant:

- Does not have any eligible outstanding loan balances at the time loan assumption payments are authorized, or
- Does not provide eligible teaching service for each of four consecutive years.

## What's in the Fine Print?

The Commission will not assume any loans that are eligible for full or partial cancellation under federal or state provisions. Additionally, the Commission will not assume a Parent Loan for Students (PLUS) or any private loan (e.g., a home equity loan). The Commission does not reimburse for any payment(s) previously made by the participant.

APLE participants are required to comply with all loan repayment obligations and to continue making scheduled payments on all student loans throughout their participation in the APLE until notified by their lender that the loans are paid in full.

Participants will be withdrawn from the APLE if they:

- Fail to meet repayment obligations on any state grant, federal grant, or federal loan;
- Are delinquent or in default on any state or federal student loan payment; or
- Fail to provide the Commission, within 10 days, with written notice of any change in status, which may affect their eligibility.

If a participant does not complete a minimum of four consecutive academic years of teaching, the participant shall assume full liability for all student loan obligations remaining after the Commission's assumption of loan liability for the last academic year of qualifying instruction.

**Exception**—A participant shall receive a deferral for the resumption of benefits, for a period not to exceed one academic year, if the participant is unable to fulfill the four consecutive years of teaching due to a serious illness, pregnancy, or other natural causes.

For a copy of the APLE pamphlet designed for outstanding California students who wish to become teachers, contact the Commission at (916) 526-8250 and request pamphlet number G-206.

District Office Contact:

Telephone Number: (     )

**California Student Aid Commission**

Specialized Programs

P.O. Box 419029 • Rancho Cordova, CA 95741-9029

(916) 526-8250 • <http://www.csac.ca.gov>